Docket No. AUS920010215US1

ABSTRACT OF THE DISCLOSURE

METHOD AND APPARATUS FOR BILL PAYMENTS AT AN AUTOMATIC TELLER MACHINE

A method, apparatus and computer implemented

5   instructions for processing a bill in an automatic teller machine. The bill is scanned to form a bill image in which the bill includes a markup language providing payment information. Optical character recognition is performed on the bill image to identify the payment

10   information. The bill is processed using the payment information. Bills, such as water bills, mortgages, credit card statements, and tax bills may be made in this manner.